

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Jesse R. Deller</u> | Social Security number or ITIN | xxx-xx-1969 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | <u>Erica R. Deller</u> | Social Security number or ITIN | xxx-xx-9878 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 23-20603-GLT | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jesse R. Deller
dba Junkscaping LLC

Erica R. Deller

7/26/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jesse R. Deller
Erica R. Deller
Debtors

Case No. 23-20603-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 26, 2023

User: auto
Form ID: 318

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|------------|
|--------|------------|

| | |
|---|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
|---|--|

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2023:

| Recip ID | Recipient Name and Address |
|----------|---|
| db/jdb | Jesse R. Deller, Erica R. Deller, PO Box 754, East Butler, PA 16029-0754 |
| cr | Armco Credit Union, P.O. Box 1589, Butler, PA 16003-1589 |
| 15583280 | + Armco Credit Union, 101 Hollywood Dr, Butler, PA 16001-7607 |
| 15583281 | BB&T, Po Box 25217, Winston Salem, NC 27114 |
| 15583283 | + Bobcat of Pittsburgh, 20620 Route #19 North, Cranberry Township, PA 16066-6001 |
| 15583284 | + Butler Armco Employees Credit Union, 101 Hollywood Drive, Butler, PA 16001-7607 |
| 15583293 | + P S E C U, P.o. Box 1006, Harrisburg, PA 17108-1006 |
| 15583300 | + PNC Equipment Finance, 655 Business Center Drive, Suite 250, Horsham, PA 19044-3448 |
| 15583301 | + PSECU, 1 Innovation Way, Harrisburg, PA 17110-1171 |

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| smg | EDI: PENNDEPTREV | Jul 27 2023 10:20:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jul 27 2023 08:28:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| 15583282 | Email/Text: bankruptcy@bbandt.com | Jul 27 2023 08:27:00 | BB&T, Attn: Bankruptcy, Po Box 1847, Wilson, NC 27894 |
| 15583288 | + Email/Text: bankruptcy@huntington.com | Jul 27 2023 08:28:00 | Huntington, 500 Stirling Village, Butler, PA 16001-6721 |
| 15583290 | + Email/Text: bankruptcy@huntington.com | Jul 27 2023 08:28:00 | Huntington National Bank, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996 |
| 15583289 | + Email/Text: bankruptcy@huntington.com | Jul 27 2023 08:28:00 | Huntington National Bank, Po Box 1558, Columbus, OH 43216-1558 |
| 15583287 | EDI: JPMORGANCHASE | Jul 27 2023 10:20:00 | Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850 |
| 15583286 | EDI: JPMORGANCHASE | Jul 27 2023 10:20:00 | Chase Card Services, Po Box 15369, Wilmington, DE 19850 |
| 15583291 | + EDI: AISMIDFIRST | Jul 27 2023 10:20:00 | Midland Mortgage Co, Pob 268959, Oklahoma City, OK 73126-8959 |
| 15583292 | + EDI: AISMIDFIRST | Jul 27 2023 10:20:00 | Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648 |
| 15583295 | + Email/Text: bankruptcyntices@psecu.com | Jul 27 2023 08:28:00 | P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013 |

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User: auto

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|----------|---|----------------------|--|
| 15583297 | + EDI: PENNDEPTREV | Jul 27 2023 10:20:00 | PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| 15583297 | + Email/Text: RVSVCBICNOTICE1@state.pa.us | Jul 27 2023 08:28:00 | PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| 15583299 | EDI: PENNDEPTREV | Jul 27 2023 10:20:00 | PA Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001 |
| 15583299 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jul 27 2023 08:28:00 | PA Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001 |
| 15583565 | EDI: PENNDEPTREV | Jul 27 2023 10:20:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946 |
| 15583565 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jul 27 2023 08:28:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946 |
| 15583302 | Email/Text: bankruptcy@bbandt.com | Jul 27 2023 08:27:00 | Sheffield Financial, PO Box 580229, Charlotte, NC 28258-0229 |

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | MIDFIRST BANK |
| smg | * | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| 15583285 | *+ | Butler Armco Employees Credit Union, 101 Hollywood Drive, Butler, PA 16001-7607 |
| 15583296 | *+ | P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013 |
| 15583294 | *+ | P S E C U, P.o. Box 1006, Harrisburg, PA 17108-1006 |
| 15583298 | *+ | PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2023 at the address(es) listed below:

| Name | Email Address |
|---------------------|---|
| Denise Carlon | on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com |
| Jeffrey J. Sikirica | TrusteeSikirica@gmail.com PA59@ecfbis.com |
| Kenneth Steidl | on behalf of Joint Debtor Erica R. Deller julie.steidl@steidl-steinberg.com |

District/off: 0315-2

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ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;trose@steidl-steinberg.com;awerkmeister@steidl-steinberg.com

Kenneth Steidl

on behalf of Debtor Jesse R. Deller julie.steidl@steidl-steinberg.com

ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;trose@steidl-steinberg.com;awerkmeister@steidl-steinberg.com

Matthew F. Marshall

on behalf of Creditor Armco Credit Union mmarshall@dmkcg.com spavick@dmkcg.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

TOTAL: 6